

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Anthony Drozdowski
 Deborah Drozdowski
 Debtors

Case No. 18-12660-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db	#Anthony Drozdowski,	478 Pheasant Ln,	Fairless Hills, PA	19030-3708
jdb	Deborah Drozdowski,	478 Pheasant Ln,	Fairless Hills, PA	19030-3708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov	Mar 20 2020 03:30:50	City of Philadelphia,
	City of Philadelphia Law Dept.,	Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA	19102-1595	

smg	E-mail/Text: RSVVCBICNOTICE1@state.pa.us	Mar 20 2020 03:30:35	
	Pennsylvania Department of Revenue,	Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA	17128-0946	

smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov	Mar 20 2020 03:30:41	U.S. Attorney Office,
	c/o Virginia Powel, Esq.,	Room 1250,	615 Chestnut Street,
			Philadelphia, PA 19106-4404

cr	+E-mail/Text: bankruptcyteam@quickenloans.com	Mar 20 2020 03:30:41	Quicken Loans Inc.,
	1050 Woodward Avenue,	Detroit, MI 48226-1906	

cr	+E-mail/PDF: gecsedirecoverycorp.com	Mar 20 2020 03:27:54	Synchrony Bank,
	c/o PRA Receivables Management, LLC,	PO Box 41021,	Norfolk, VA 23541-1021

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

CHANDRA M. ARKEMA on behalf of Creditor Quicken Loans Inc. carkema@squirelaw.com

LAUREN S. ZABEL on behalf of Creditor Quicken Loans Inc. lzabel@reedsmith.com

MICHAEL P. KELLY on behalf of Debtor Anthony Drozdowski mpkpc@aol.com,
 r47593@notify.bestcase.com

MICHAEL P. KELLY on behalf of Joint Debtor Deborah Drozdowski mpkpc@aol.com,
 r47593@notify.bestcase.com

REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

SARAH K. MCCAFFERY on behalf of Creditor Quicken Loans Inc. sarah.mccaffery@powerskirn.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13
Anthony Drozdowski and :
Deborah Drozdowski,
Debtors. : Bankruptcy No. 18-12660-MDC

ORDER

AND NOW, this 19th day of March 2020, it is hereby **ORDERED** that if Anthony Drozdowski and Deborah Drozdowski (the “Debtors”) and Quicken Loans Inc. (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtor(s) and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

Michael P. Kelly, Esquire
Cowan & Kelly
202 Penns Square
Langhorne, PA 19047

William C. Miller, Esquire
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Custom House
200 Chestnut Street, Suite 502
Philadelphia, PA 19106-29127